

Coverage Options for Immigrant Families

There are more health coverage options available for individuals and families than ever before. Below is information to help you understand the different coverage options available for immigrants, families with mixed immigration status and individuals who are undocumented.

What coverage options are available for immigrants?

Depending on immigration status, you or your family member may apply for:

- **Marketplace Plans:** Individuals and families who are U.S. citizens or are lawfully present in the U.S. may buy insurance through the Marketplace. Those with a yearly income up to \$47,080 for an individual or \$97,000 for a family of four may apply for financial help that could lower the cost of their plan.
- **Medicaid:** Adults who are U.S. citizens or qualified immigrants may apply for Medicaid coverage with a monthly income of up to \$1,354 as an individual or \$1,832 as a couple. Medicaid is a health insurance program that provides coverage for little to no cost. Medicaid covers similar services as private health insurance plans.
- **Moms & Babies:** Pregnant women may qualify for Moms & Babies with a monthly household income up to \$2,828 for an individual and \$4,304 for a family of four, regardless of documentation status. Moms & Babies is a program that provides coverage for little to no cost to women while they are pregnant and for 60 days after the baby is born. Moms & Babies covers similar services as private health insurance plans.
- **All Kids:** Children up to age 19 may qualify for All Kids with a monthly household income up to \$4,221 for a family of two and \$6,426 for a family of four, regardless of documentation status. All Kids provides comprehensive health coverage for little to no cost, and covers similar services as private health insurance plans.

What immigration statuses are considered “lawfully present”?

In order to buy health coverage through the Marketplace, you must be a U.S. citizen or be “lawfully present” in the U.S. The term “lawfully present” includes immigrants who have:

- Qualified for non-citizen immigration status, including Lawful Permanent Residents (LPR/Green

Card Holders).

- Humanitarian statuses or circumstances, including Temporary Protected Status, Special Juvenile Status, Convention Against Torture, asylum applicants and trafficking victims.
- Valid non-immigrant visas.
- Legal status from other laws, such as the temporary resident status, LIFE Act and Family Unity individuals.

What if I am within the five-year waiting period for Medicaid?

Most Lawful Permanent Residents (LPRs) must wait five years before being eligible for Medicaid. If you fall within this five year waiting period, you can buy a plan on the Marketplace instead and may receive financial help. When you complete the five-year waiting period, you may apply for Medicaid or can continue your coverage through the Marketplace depending on your household income.

Does health coverage count as a “public charge”?

Enrolling in coverage through Medicaid or the Marketplace with financial help does not make you a “public charge.” This means that it generally will not affect your chances of becoming a Lawful Permanent Resident or U.S. citizen.

Health coverage may only count as being a public charge if you live in a government facility, such as a nursing home or mental health home. This does not include short term stays for rehabilitation. Very few immigrant families should be concerned about becoming a public charge, and most individuals and families may apply for health coverage without concern.

What if my family has mixed status?

Some immigrant families are of “mixed status,” meaning they are part of a household where members of the same family have different immigration and citizenship statuses. “Mixed status” families can apply for coverage through Medicaid or the Marketplace for eligible family members and financial help may be available for family members who are U.S. citizens or lawfully present. Family members who are not applying for health coverage for themselves will not be required to provide their immigration status. Financial help is not available for Marketplace catastrophic plans.

Make sure to look at all of your options and the financial help available to you in order to make the best decision.



Does the Immigration status of all family members need to be disclosed on the application?

No. You will not be required to provide any information about the citizenship or immigration status of any family or household member who is not applying for coverage. You will also not be denied benefits just because a family or household member who is not applying has not disclosed his or her citizenship status. **Information provided by applicants or beneficiaries will not be used for immigration enforcement purposes.**

What if I am undocumented?

If you are undocumented you can continue to get health care services at community health centers or federally qualified health centers, and you will not be turned away from any hospital emergency room for emergency medical treatment. Undocumented pregnant women and children may qualify for Illinois' Moms & Babies and All Kids programs based on their household income, and some undocumented adults may also qualify for emergency Medicaid to treat an emergency condition.

